

B. In The Claims

Please enter the amendment to the claims as set forth below. It is believed that no new matter has been added.

1-185. (Cancelled)

186. (Withdrawn) A method, comprising the steps of:

in a market for loans or lines of credit offered to consumers in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;

the first sector being origination of the loans or lines of credit, the intermediation services in the first sector including::

during an application process for loans or lines of credit offered by a plurality of offerors, obtaining information describing applications made by a plurality of applicants for the loans or lines of credit, the information relating to the qualifications of the applicants relative to underwriting standards of a plurality of lenders;

storing the application information in a database;

submitting the obtained information for matching against underwriting standards of the offerors;

matching the applicants' information against underwriting standards of a plurality of lenders, and identifying to each applicant, from among those lenders having underwriting standards that the respective applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees; and

essentially contemporaneously with the closing of each of a plurality of the loans

or lines of credit, updating the database with information describing the closed loans or lines of credit; and

the second sector being a secondary market for buying and selling of the loans or lines of credit, the intermediation services in the second sector including:

providing intermediation services in the second sector pursuant to a predetermined pricing schedule providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector;

offering to parties in the second sector real-time or near real-time access to the information in the database, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

187. (Currently amended) ~~A method of performance by a provider of intermediation services, the method comprising:~~

~~in a market for a class of financial products in which transactions for products of the class occur among market participants in distinct first and second sectors, the first and second sectors being origination and secondary trading of products of the class, providing computerized intermediation services for transactions in each of the two sectors; and
—— outputting a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.~~

A method of providing intermediation services, the method comprising:

outputting a pricing schedule for intermediation services, the schedule providing credits for transaction fees paid by a party for intermediation of transactions in a first sector for redemption against fees payable by the party for intermediation of transactions in a second sector, the first and second sectors respectively being origination and secondary trading of products of a class of financial products in which transactions for the products occur among market participants in the first sector, distinctly, and the second sector, distinctly; and providing computerized intermediation services according to the pricing schedule for transactions in each of the sectors.

188. (Currently amended) The method of claim 187, further comprising:

offering information for sale to parties conducting transactions in the second sector, the information being information captured in the course of providing the intermediation services in the first sector, the offering being under a prearranged pricing schedule providing price reductions ~~in the price of~~ for the information as fees increase for intermediation services provided for transactions in the first sector.

189. (Currently amended) The method of claim 187, wherein:

the ~~predetermined~~ pricing schedule provides that transaction fees ~~paid by a party for the~~ intermediation of transactions in the second sector are to be credited against an access fee for ~~by the party to~~ research information describing the financial products.

190. (Currently amended) The method of claim 187, wherein the financial products are loans or lines of credit ~~to consumers~~.

191. (Currently amended) The method of claim 190, wherein the loans are home mortgages.

192. (Previously Presented) The method of claim 190, wherein the loans are automobile loans.

193. (Previously presented) The method of claim 190, wherein the loans are personal loans.

194. (Previously presented) The method of claim 190, wherein the first sector is an origination market for the loans or lines of credit, and the second sector is a wholesale secondary market on which the loans or lines of credit are traded.

195. (Currently amended) The method of claim 190, further comprising:
obtaining₁ from a loan applicant₁ information relating to the qualifications of the loan applicant relative to underwriting standards of a lender for origination of a loan; and
storing the obtained information in a database for future disclosure to other market participants.

196. (Currently amended) The method of claim 195, further comprising:
storing₁ in the database₁ ~~loan applicants' the obtained~~ information ~~at the time of upon~~
completion of a loan application, ~~before the loan is closed between a loan applicant and a~~
lender.

197. (Currently amended) The method of claim 195, further comprising:
updating the database to reflect the terms of a the loan as closed between the loan
applicant and a the lender.

198. (Currently amended) The method of claim 194, further comprising:
obtaining₁ from a loan applicant₁ information relating to the qualifications of the loan
applicant relative to underwriting standards of a lender for origination of a loan; and
matching the ~~loan applicant's~~ information against underwriting standards of a plurality of
lenders₁.

199. (Currently amended) The method of claim 198, further comprising:
identifying to the loan applicant, from among ~~these~~ the lenders having underwriting
standards that the loan applicant meets, an indicium of ~~the~~ identity of the lender that has ~~the~~ a
best combination of low interest rate and fees.

200. (Currently amended) The method of claim 198, further comprising:
identifying to the loan applicant, from among ~~these~~ the lenders having underwriting
standards satisfied by the loan applicant, a list of alternative lenders prioritized by a combination
of low interest rate and fees.

201. (Currently amended) The method of claim 190, wherein:
the first sector is a wholesale secondary market for loans or lines of credit₁ and the
second sector is an origination market for loans or lines of credit.

202. (Previously presented) The method of claim 190, wherein the credits expire if not redeemed within a specified time period.

203. (Cancelled) ~~The method of claim 202, wherein the time period is the close of a month following the month in which the credits are provided.~~

204. (Cancelled) ~~The method of claim 203, wherein the time period is the close of the month immediately following the month in which the credits are provided.~~

205. (Currently amended) The method of claim 187, further comprising:
offering information for sale to market participants in the second sector, the information being information captured in the course of providing the intermediation services in the first sector.

206. (Currently amended) The method of claim 205, further comprising:
structuring a pricing schedule for the sale of the information wherein the credits are applicable to reduce ~~the~~ a cost of the information.

207. (Currently amended) The method of claim 187, further comprising:
offering information for sale to market participants in the first sector, the information being information captured in ~~the course of~~ providing the intermediation services in the second sector.

208. (Previously presented) The method of claim 187, wherein the financial products

are lines of credit.

209. (Previously presented) The method of claim 187, wherein the financial products are commercial loans.

210. (Cancelled) ~~The method of claim 187, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.~~

211. (Currently amended) The method of claim 210, wherein the first market sector is origination of insurance, and the second sector is reinsurance ~~of existing insurance.~~

212. (Cancelled) ~~The method of claim 187, wherein the first market sector is a secondary market for the financial products and the second sector is an origination market for the financial products.~~

213. (Currently amended) Apparatus computer system comprising:
a computer system of a party; and
a computer data processing system executing one or more programs to provide
facilitate communication with the computer system and to record credits for transaction fees
paid by the party for intermediation of transactions in a first sector for redemption against fees
payable by the party for intermediation of transactions in a second sector, the first and second
sectors respectively being origination and secondary trading of products of a class of financial
products in which transactions for the products occur among market participants in the first

sector, distinctly, and second sector, distinctly.

~~intermediation data processing functions in distinct first and second sectors of a market for a class of financial products, the first and second sectors being origination and secondary trading of products of the class among market participants,~~

~~_____ to record fees due for intermediation services in both sectors of the market to participants in the market using the computer, and~~

~~_____ to record a portion of fees recorded for intermediation of transactions in the first sector as credits for redemption against transaction fees for transactions in the second sector, according to a predetermined pricing schedule for the intermediation data processing functions.~~

214. (Currently amended) The computer system apparatus of claim 213, wherein:
the data processing system records fees according to a pricing schedule that the
predetermined pricing schedule provides for reduced pricing for access by a party to research information describing the financial products, the ~~price reduction~~ reduced pricing based on increased transaction volume achieved over a time period by the party ~~over an agreed time period~~ to the research information.

215. (Cancelled) ~~The computer system of claim 213, wherein the first market sector is an origination market for the financial products and the second sector is a secondary market for the financial products.~~

216. (Currently amended) The computer system apparatus of claim 213, wherein:
the ~~computer~~ data processing system is executing the one or more programs to obtain information from respective applicants seeking the financial products, the information relating to

~~the~~ qualifications of the respective applicants relative to underwriting standards of a plurality of offerors, for origination of the financial products, to store the ~~application~~ information in a database, and

to match the ~~application~~ information against the standards of a the plurality of offerors.

217. (Currently amended) The ~~computer-system~~ apparatus of claim 216, wherein the financial products are loans to or lines of credit for consumers.

218. (Currently amended) The ~~computer-system~~ apparatus of claim 216, wherein:
the ~~computer~~ data processing system is executing the one or more programs to receive the ~~application~~ information essentially contemporaneously with the completion of respective applications for the financial products and to provide
an interface designed to make making the database available to computers of parties in
on a ~~secondary~~ market for the financial products.

219. (Currently amended) The ~~computer-system~~ apparatus of claim 216, wherein:
the ~~computer~~ data processing system is executing the one or more programs to ~~match~~
~~the application against underwriting standards of a plurality of offerors, and to identify to one of~~
the applicants, from among the ~~these~~ offerors having underwriting standards that the one
applicant meets, an indicium of ~~the~~ identity of the offeror that has ~~the~~ a best combination of low
price and best ~~contractual~~ terms.

220. (Currently amended) The ~~computer-system~~ apparatus of claim 213, wherein the credits expire if not redeemed within a specified time period.

221. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:
the ~~computer~~ data processing system is executing the one or more programs to receive information describing applications for the financial products, to update the database with information describing the applications essentially contemporaneously with the respective completion of the applications, and to provide
an interface ~~designed to make~~ making the database available to parties ~~on~~ in a secondary market for the financial products according to ~~the~~ a predetermined pricing schedule.

222. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:
the ~~computer~~ data processing system is executing the one or more programs to obtain information from an applicant for one of the financial products, the information relating to the qualifications of the applicant relative to offering underwriting standards of a plurality of offerors, for origination of a the one of the financial products and
to match the ~~applicant's~~ information against the offering underwriting standards ~~of a plurality of offerors~~, and to identify to the applicant, from among those of the offerors having offering underwriting standards that the applicant meets, an indicium of ~~the~~ identity of the offeror that has ~~the~~ a best combination of low interest rate and fees.

223. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:
the ~~computer~~ data processing system is executing the one or more programs to offer information for sale to market participants in the second sector, the information being ~~information~~ captured in ~~the course of~~ providing intermediation services in the first sector.

224. (Currently amended) The ~~computer system~~ apparatus of claim 213, wherein:
the ~~computer~~ data processing system is executing the one or more programs to record
a portion of the fees recorded for intermediation of transactions in the ~~second-market~~ sector as
credits for redemption against transaction fees for transactions in the first ~~second~~ sector.

225. (Currently amended) A method of ~~performance by a provider of~~ intermediation
services, the method comprising:
providing, by a computer system, intermediation services for intermediation of
transactions in each of a first sector and a second sector, the first and second sectors
respectively being origination and secondary trading of products of a class of financial products
in which transactions for the products occur among market participants in the first sector,
distinctly, and second sector, distinctly; and
~~in a market for a class of financial products in which transactions occur in distinct first~~
~~and second sectors, the first and second sectors being origination and secondary trading of~~
~~products of the class among market participants, providing, by a computer system,~~
~~intermediation services for transactions in each of the two sectors; and~~
offering, by the computer system, information for sale to parties conducting transactions
in the second sector, some of the information being ~~information captured in the course of~~
providing the intermediation services in the first sector, the offering being carried out according
to under a prearranged pricing schedule providing price reductions in the price of for the
information as fees increase for intermediation services ~~provided for transactions in the first~~
sector.

226. (Currently amended) The method of claim 225, ~~wherein: further including~~
~~the second sector is a secondary market for buying and selling of the financial products;~~
and
providing the intermediation services for intermediation according to a predetermined
~~pricing schedule for intermediation services provides that wherein~~ transaction fees paid by a
party for intermediation of transactions in the first sector are to be credited against fees payable
by the party for intermediation of transactions in the second sector.

227. (Currently amended) The method of claim 225, wherein:
~~the first sector is an origination market, and the information is includes~~ application
information for the financial products obtained from applicants for matching against underwriting
standards of a plurality of offerors of the financial products, the information being stored in a
database.

228. (Currently amended) The method of claim 227, further comprising:
updating, essentially contemporaneously with the closing of each of a plurality of the
financial products, ~~updating~~ the database with information describing the closed financial
products.

229. (Currently amended) The method of claim 227, further comprising:
updating, essentially contemporaneously with the completion of each of a plurality of
applications for a plurality of the financial products, ~~updating~~ the database with information
~~describing the applications.~~

230. (Previously presented) The method of claim 225, wherein the financial products are loans or lines of credit to consumers.

231. (Currently amended) The method of claim 230, wherein:
the information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the a party purchasing the information.

232. (Currently amended) The method of claim 230, wherein:
the information includes a volume of loan applications meeting a profile specified by the a party purchasing the information.

233. (Currently amended) The method of claim 230, wherein:
the information includes a statistical characterization of loans closed, the loans meeting a profile specified by the a party purchasing the information.

234. (Currently amended) The method of claim 230, wherein:
the information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the a party purchasing the information.

235. (Currently amended) The method of claim 230, wherein the first sector is an origination sector for the loans or lines of credit, and the second sector is a wholesale secondary market for buying and selling of the loans or lines of credit.

236. (Currently amended) The method of claim 235, further comprising:

storing in the database loan applicants' information for loans not closed between a loan applicant and a lender.

237. (Currently amended) The method of claim 235, further comprising:
obtaining ~~from an~~ applicant information relating to the qualifications of the an applicant relative to underwriting standards of a lender for origination of a loan or line of credit; and
matching the applicant's information against underwriting standards of a plurality of lenders.

238. (Currently amended) The method of claim 237, further comprising:
identifying to the ~~loan~~ applicant, from among those lenders having underwriting standards satisfied by the ~~loan~~ applicant, an indicium of the identity of the lender that has the a best combination of low interest rate and fees and the best ~~contractual~~ terms.

239. (Cancelled) ~~The method of claim 230, wherein:
the first sector is a wholesale secondary market for loans or lines of credit and the
second sector is an origination market for loans or lines of credit.~~

240. (Currently amended) The method of claim 226 230, wherein the credits expire if not redeemed within a specified time period.

241. (Currently amended) Apparatus ~~data processing system, the system~~ comprising:
a computer system for each of a plurality of parties; and
a data processing system comprised of at least one computer programmed to provide

intermediation data processing ~~functions~~ for transactions in a class of financial products in distinct first and second sectors, the first and second sectors respectively being origination and secondary trading of products of the class among market participants and

to provide access to information to the computers of the parties conducting transactions in the second sector and to record charges for ~~that~~ the access, some of the information being ~~information captured in the course of providing intermediation services in the first sector, the~~ and offered being under a prearranged pricing schedule providing price reductions ~~in the price of for the information as fees increase for the~~ intermediation services provided for transactions in the first sector.

242. (Currently amended) The system of claim 241, wherein:

the at least one computer is programmed to obtain application information ~~from an~~ applicant for one of the financial products, the application information relating to the qualifications of the an applicant relative to underwriting standards of a plurality of each of offerors, for origination of a the one of the financial products and

to match the ~~applicant's~~ application information against the underwriting standards of a ~~plurality of offerors~~, and to identify ~~to the applicant~~, from among those of the offerors having underwriting standards that the applicant meets, an indicium of ~~the~~ identity of the offeror that has ~~the best~~ a combination of low interest rate and fees.

243. (Currently amended) The system of claim 241, wherein:

the at least one computer is programmed to record fees due for the intermediation services in both of the sectors ~~of the market to participants in the market using the computer~~ and

to record a portion of fees recorded for the intermediation of transactions in the first market sector as credits for redemption against transaction fees for transactions in the second sector, according to a ~~predetermined~~ pricing schedule.

244. (Currently amended) The system of claim 241, wherein:
the at least one computer is programmed to record transaction fees for the intermediation services provided to the parties, according to a ~~predetermined~~ pricing schedule ~~for the intermediation services~~ providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of for other transactions, and to provide a price reduction for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved over a time period by the party to the research information.

245. (Currently amended) The system of claim 241, wherein the at least one computer is programmed

to record fees due for the intermediation services rendered in both sectors ~~of the market~~ ~~to users of the computer~~ and,

according to a ~~predetermined~~ pricing schedule, to record a portion of fees recorded for the intermediation of transactions in the first sector as credits for redemption against transaction fees for transactions in the second sector.

246. (Currently amended) The system of claim 241, wherein the financial products are loans or lines of credit ~~for consumers~~.

247. (Currently amended) The system of claim 241, wherein a ~~predetermined~~ pricing schedule provides for a price reduction ~~in a price of~~ for the information when offered for sale, the price reduction increasing as fees increase for intermediation services provided to a party purchasing the information for transactions in the first sector.

248. (Currently amended) The system of claim 241, wherein:
the information includes a lowest interest rate offered by any lender to an applicant for the financial products meeting a profile specified by ~~the~~ a party purchasing the information.

249. (Currently amended) The system of claim 241, wherein:
the information includes a volume of loan applications meeting a profile specified by ~~the~~ a party purchasing the information.

250. (Currently amended) The system of claim 241, wherein:
the information includes a statistical characterization of closed financial products, the closed financial products meeting a profile specified by ~~the~~ a party purchasing the information.

251. (Currently amended) The system of claim 241, wherein:
the information includes a statistical characterization of traded pools of the financial products, the pools meeting a profile specified by ~~the~~ a party purchasing the information.

252. (Withdrawn) A method for performance by a provider of intermediation services, comprising the steps of:

on a secondary market for buying and selling of loans to consumers and/or lines of

credit let to consumers, providing intermediation services for buying and selling of the loans or lines of credit, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans or lines of credit, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

253. (Withdrawn) The method of claim 252, further comprising the steps of:

during an application process for the loans or lines of credit, obtaining information describing solicitations made by a plurality of applicants for the loans or lines of credit and submitted for matching against underwriting standards of a plurality of offerors of the loans or lines of credit, and storing the solicitation information in a database for sale to the parties in the secondary market.

254. (Withdrawn) The method of claim 252, further comprising the steps of:

obtaining information from a loan applicant, the information relating to the qualifications of the applicant relative to underwriting standards of a plurality of lenders, for origination of a financial product; and

matching the applicant's information against underwriting standards of a plurality of lenders, and identifying to the applicant, from among those lenders having underwriting standards that the applicant meets, an indicium of the identity of the lender that has the best combination of low interest rate and fees and best contractual terms.

255. (Withdrawn) The method of claim 252, wherein:

the research information includes a lowest interest rate offered by any lender to a loan applicant meeting a profile specified by the market participant purchasing the research information.

256. (Withdrawn) The method of claim 252, wherein:

the research information includes a volume of loan solicitations meeting a profile specified by the market participant purchasing the research information.

257. (Withdrawn) The method of claim 252, wherein:

the research information includes a statistical characterization of loans or lines of credit. closed, the loans or lines of credit meeting a profile specified by the market participant purchasing the research information.

258. (Withdrawn) The method of claim 252, wherein:

the research information includes a statistical characterization of loan pools traded, the pools meeting a profile specified by the market participant purchasing the research information.

259. (Withdrawn) The method of claim 252, wherein:

the schedule provides for credits for transaction fees paid by a market participant for origination of the loans or lines of credit, wherein the credits may be redeemed to offset transaction fees payable by the market participant for wholesale secondary buying and selling of the loans or lines of credit.

260. (Withdrawn) The method of claim 252, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan
applicant relative to underwriting standards of a lender for origination of a loan; and
storing the obtained information in a database for future sale to other market
participants.

261. (Withdrawn) The method of claim 252, further comprising the steps of:
obtaining from a loan applicant information relating to the qualifications of the loan
applicant relative to underwriting standards of a lender for origination of a loan; and
matching the loan applicant's information against underwriting standards of a plurality of
lenders.

262. (Withdrawn) The method of claim 261, further comprising the step of:
identifying to the loan applicant, from among those lenders having underwriting
standards satisfied by the loan applicant, an indicium of the identity of the lender that has the
best combination of low interest rate and fees.

263. (Withdrawn) The method of claim 252, wherein the credits expire if not redeemed
within a specified time period.

264. (Withdrawn) A method for performance by a provider of computer information
services, comprising the steps of:
during an application process for financial products offered by a plurality of offerors,
obtaining information describing solicitations made by a plurality of applicants for the financial

products and submitted for matching against underwriting standards of the offerors, and storing the solicitation information in a database;

essentially contemporaneously with the closing of each of a plurality of the financial products, updating the database with information describing the closed financial products; and

making the database available to parties on a secondary market for the financial products.

265. (Withdrawn) The method of claim 264, further comprising the step of:
matching the applicants' information against underwriting standards of the plurality of offerors.

266. (Withdrawn) The method of claim 265, further comprising the step of:
identifying to the applicants, from among those offerors having underwriting standards that the respective applicants meet, an indicium of the identity of the respective offerors that have the best combination of low interest rate and fees and best contractual terms.

267. (Withdrawn) The method of claim 264, further comprising the step of:
in a market for the financial products in which transactions occur among market participants in distinct first and second sectors, providing intermediation services for transactions in each of the two sectors;
a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

268. (Withdrawn) The method of claim 264, further comprising the steps of:
offering to parties in a market for financial products real-time or near real-time access to
statistics reflecting transactions in the financial products.

269. (Withdrawn) The method of claim 264, further comprising the step of:
matching the applicants' information against underwriting standards of a plurality of
lenders.

270. (Withdrawn) The method of claim 269, further comprising the step of:
identifying to the applicants, from among those lenders having underwriting standards
satisfied by the applicant, an indicium of the identity of the respective lender that has the best
combination of low interest rate and fees for each applicant.

271. (Withdrawn) The method of claim 264, further comprising the step of:
providing intermediation services for buying and selling the financial products in the
secondary market for the financial products; and
structuring a pricing schedule to provide credits for transaction fees paid by a lender for
obtaining the solicitation information for redemption against fees payable by the lender for
intermediation of transactions in the secondary market.

272. (Withdrawn) The method of claim 271, wherein the credits expire if not redeemed
within a specified time period.

273. (Withdrawn) The method of claim 264, further comprising the steps of:
offering access to the information to parties on the secondary market under a
prearranged pricing schedule providing reductions in the price of the information as fees
increase for provision of origination services for the financial products.

274. (Withdrawn) The method of claim 264, wherein the financial products are loans to
consumers.

275. (Withdrawn) The method of claim 274, wherein the loans are mortgages.

276. (Withdrawn) The method of claim 264, wherein the financial products are
automobile loans.

277. (Withdrawn) The method of claim 264, wherein the financial products are lines of
credit.

278. (Withdrawn) The method of claim 264, wherein the financial products are
business loans.

279. (Withdrawn) The method of claim 264, further comprising the step of:
matching each applicant's information against underwriting standards of a plurality of
lenders, and identifying to the applicant, from among those lenders having underwriting
standards satisfied by the applicant, an indicium of the identity of the lender that has the best
combination of low interest rate and fees.

280. (Withdrawn) The method of claim 279, further comprising the step of:
identifying to the applicant, from among those lenders having underwriting standards satisfied by the applicant, a list of alternative lenders prioritized by low interest rate and fees and best contractual terms.

281. (Withdrawn) The method of claim 264, wherein the first market sector is origination of insurance, and the second sector is reinsurance of existing insurance.

282. (Withdrawn) A computer, comprising:
hardware and/or software designed to obtain information describing solicitations for financial products from a plurality of applicants for origination of the financial products, and to store the solicitation information in a database;
hardware and/or software designed to match the solicitation information against underwriting standards of a plurality of offerors of the financial products;
hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and
an interface designed to make the database available to parties on a secondary market for the financial products.

283. (Withdrawn) The computer of claim 282, further comprising:
offering the solicitation information for sale to the parties in the secondary market, the offer being under a prearranged pricing schedule providing reductions in the price of the

solicitation information as fees increase for intermediation services provided to the lenders.

284. (Withdrawn) The computer of claim 282, further comprising:

hardware and/or software designed to host a secondary market for buying and selling of the financial products and to maintain a record of fees earned for intermediation of transactions on the secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the loans, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

285. (Withdrawn) The computer of claim 282, further comprising:

hardware and/or software designed to provide reductions in price for access to the database by a party, the reductions increasing based on increased transaction volume achieved by the party over an agreed time period according to a predetermined pricing schedule.

286. (Withdrawn) The computer of claim 285, further comprising:

hardware and/or software designed to credit transaction fees paid by a party for intermediation of transactions toward fees payable by the party for intermediation of other transactions according to a predetermined pricing schedule.

287. (Withdrawn) A computerized method, comprising the steps of:

obtaining information from an applicant for a financial product, the information relating to

the qualifications of the applicant relative to underwriting standards of a plurality of offerors of the financial product, for origination of the financial product;

receiving and storing underwriting standards from a plurality of offerors; and

by computer, automatically matching the applicant's information against underwriting standards of a plurality of offerors, and identifying to the applicant, from among those offerors having underwriting standards that the applicant meets, an indicium of the identity of the offeror that has the best combination of low interest rate and fees.

288. (Withdrawn) The method of claim 287, further comprising the step of:

in a market for the financial products in which transactions occur among market participants in distinct first and second sectors, providing computerized intermediation services for transactions in the financial products in each of the two sectors;

a predetermined pricing schedule for the intermediation services providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector.

289. (Withdrawn) The method of claim 287, further comprising the step of:

offering information for sale to parties buying and selling on a secondary market for buying and selling of financial products, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

290. (Withdrawn) The method of claim 287, further comprising the steps of:
structuring a pricing schedule to provide credits for transaction fees paid by a offeror for
obtaining the solicitation information for redemption against fees payable by the offeror for
intermediation of transactions in the secondary market.

291. (Withdrawn) The method of claim 287, wherein the credits expire if not redeemed
within a specified time period.

292. (Withdrawn) The method of claim 287, wherein the best combination is
determined by comparing interest rates.

293. (Withdrawn) The method of claim 287, wherein the identity of the offeror of the
best combination of interest rate and fees further factors in a consideration of other contractual
terms.

294. (Withdrawn) A computer, comprising:
hardware and/or software designed to obtain information from an applicant for a
financial product, the information relating to the qualifications of the applicant relative to
underwriting standards of a plurality of offerors, for origination of a financial product
a storage device storing underwriting standards of a plurality of offerors; and
hardware and/or software designed to match the applicant's information against the
offerors' underwriting standards, and to identify to the applicant, from among those offerors
having underwriting standards that the applicant meets, an indicium of the identity of the offeror
that has the best combination of contractual terms.

295. (Withdrawn) The computer of claim 294, further comprising:

hardware and/or software designed to provide intermediation data processing functions for buying and selling of the financial products on a secondary market, a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation of other transactions, and providing for reduced pricing for access by a party to research information describing the financial products, the price reduction based on increased transaction volume achieved by the party over an agreed time period.

296. (Withdrawn) The computer of claim 294, further comprising:

hardware and/or software designed to receive information describing closed financial products, and to update the database with information describing the closed financial products essentially contemporaneously with the closing of the closed financial products; and

an interface designed to make the database available to parties on a secondary market for the financial products.

297. (Withdrawn) The computer of claim 294:

wherein the financial product is a loan, and the contractual terms include interest rate, fees, and other contractual terms.

298. (Withdrawn) The computer of claim 294:

wherein the financial product is an insurance policy, and the contractual terms include premium rate, fees, and other contractual terms.

299. (Currently amended) The method of claim 225, wherein:

~~wherein~~ the first sector is an origination market for loans or lines of credit to be let to consumers, and the second sector is a secondary market for buying and selling of the ~~consumer~~ loans or lines of credit;

and ~~the further comprising: on the secondary market,~~ providing of the intermediation services for buying and selling ~~of the~~ loans or lines of credit; is carried out according to a predetermined pricing schedule for intermediation services providing that transaction fees paid by a party for intermediation of transactions are to be credited against fees payable by the party for intermediation ~~of~~ for other transactions, and providing for reduced pricing for access by a party to research information describing the loans or lines of credit, the price reduction based on increased transaction volume achieved over a time period by the party ~~over an agreed time period~~ to the research information.

300. (Currently amended) The method of claim 228, wherein:

the financial products are loans or lines of credit offered to consumers by a plurality of offerors; and

the providing of the intermediation services in the first sector includes:

obtaining, during an application process for loans or lines of credit, ~~obtaining~~ applicant information describing each applications made by each of a plurality of applicants for the loans or lines of credit, the applicant information relating to the qualifications ~~of the~~ ~~applicants~~ relative to underwriting standards of a plurality of lenders;

~~submitting the obtained information for matching against underwriting standards of the offerors;~~

matching the applicants' information against the underwriting standards ~~of a~~ plurality of lenders, and identifying to each said applicant, from among those of the lenders

having underwriting standards that the respective applicant meets, an indicium of the identity of the lender that has the a best combination of low interest rate and fees; and

updating, essentially contemporaneously with the closing of each of a plurality of the loans or lines of credit, updating the database with information describing the closed loans or lines of credit; and

the providing of the intermediation services ~~in the second sector~~ includinges:

providing intermediation services in the second sector pursuant to a ~~predetermined~~ pricing schedule providing credits for transaction fees paid by a party for intermediation of transactions in the first sector for redemption against fees payable by the party for intermediation of transactions in the second sector; and

offering to parties in the second sector real-time or near real-time access to some of the information in the database.

301. (Withdrawn) The method of claim 252, further comprising the step of:

updating the database with information describing closed loans or lines of credit essentially contemporaneously with the closing of the closed loans or lines of credit.

302. (Withdrawn) The method of claim 252, further comprising the steps of:

providing intermediation data processing functions for transactions in a class of financial products in distinct first and second sectors, the first and second sectors being origination of loans to consumers and/or lines of credit let to consumers and the secondary market among market participants of the consumer loans and/or lines of credit;

and further comprising the steps of:

recording transaction fees for intermediation services provided to the parties; and

providing access to information to parties conducting transactions in the second sector

and to record charges for that access, the information being information captured in the course of providing intermediation services in the first sector, the offer being under a prearranged pricing schedule providing reductions in the price of the information as fees increase for intermediation services provided for transactions in the first sector.

303. (Withdrawn) The computer of claim 284:

wherein the financial products are loans to consumers and/or lines of credit let to consumers;

and further comprising the step of storing the solicitation information in a database for sale to the parties in the secondary market.